

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)
ਸ਼ਾਖਾ- ਗੁਮਟੀ ਨੰਬਰ -5
ਕਾਨਪੁਰ ਨਗਰ-208012
ਈ-ਮੇਲ: K0018@psb.bank.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਲੀਮਟਿਡ



ਪੀ.ਐਸ.ਬੀ.

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch.- Gumti No 5.
Kanpur City-208012
E-mail: K0018@psb.bank.in

REF:

b/c

Date: 03/06/2026

1. Borrower: M/s Payal Enterprises Prop Saurabh Ramsisaria
Plot No P-8, 1 UPSIDC Industrial Area, Unnao-209801
2. Proprietor: Sh. Saurabh Ramsisaria S/o Sh. Shanti Kumar Ramsisaria
Flat No 02, Sukhdham apartment, Tilak Nagar, Nawab Ganj, Kanpur-208002
3. Guarantor: Smt Payal Saraf W/o Sh. Saurabh Ramsisaria
Flat No 02, Sukhdham apartment, Tilak Nagar, Nawab Ganj, Kanpur-208002

Dear Sir/Madam,

Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C of M/s Payal Enterprises of Branch Gumti No 05, Kanpur

As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 01.07.2024 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorized Officer while taking further measures under section 13(4) of the Act, took possession of the secured asset on 18/09/2024.

As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell the properties secured assets as described below through E-Auction for realization of debts due to the Bank from above mentioned Borrower & Guarantors.

For PUNJAB & SIND BANK

AUTHORISED OFFICER

Track# www.indiapost.gov.in 0121-18002666868

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R K Nagar SO Kanpur Nagar (208012) Counter No.1
SP-D EU14786709IN IVR:6985147867105
04-06-2026 11:44:16, 20gms (Phy.), India Post
To: PAYAL ENTERPRISES, PLOT NO PGI UPSIDC IND
Unnao HO, UTTAR PRADE - 209801
From: PUNJAB AND SINDH BANK-208012
(Base: 47.00)

Track# www.indiapost.gov.in Dial=18002666868



Track# www.indiapost.gov.in

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India Post
Dak Sewa-Jan Sewa

R K Nagar SO Kanpur Nagar (208012) Counter No.1
SP-D EU147867105IN IVR:6985147867105
04-06-2026 11:44:16, 30gms (Phy.),
To: SAURABH RAMSISARIA, FLAT NO 2 SHUKHDHAM APPT
Nawabganj HO, UTTAR PRADE - 208002
From: PUNJAB AND SINDH BANK-208012

(Base: 19.00)

भारतीय डाक
डाक सेवा-जन सेवा

Track# www.indiapost.gov.in 0121-18002666868

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R K Nagar SO Kanpur Nagar (208012) Counter No.1
SP-D EU147867096IN IVR:6985147867096
04-06-2026 11:44:16, 30gms (Phy.),
To: PAYAL SARAF, FLATN O 2 SUKHDHAM APPT
Nawabganj HO, UTTAR PRADE - 208002
From: PUNJAB AND SINDH BANK-208012
(Base: 19.00)

Your attention is invited to the Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.

Details of Sale Notice for Sale of Immovable Property are as under:-

E-Auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

E Auction Date & Time: 30-07-2026 at 11:00 AM to 4 :00 PM

Date of Inspection: 27-07-2026 between 11:00 AM to 4:00 PM

Last Date of BID Submission: 29-07-2026 up to 4 :00 PM

Name of Borrower & Guarantors	Borrower: M/s Payal Enterprises Prop Saurabh Ramsisaria Guarantors: Smt Payal Saraf W/o Sh. Saurabh Ramsisaria
Demand Notice date & Amount	01/07/2024 for Rs 53,23,365.68/- + future interest and costs from 29/06/2024.
Account Details	00181300003809,00181200001671 & 00181200001989
Total O/s as on 31/05-2026	Rs.67,44,211.24

Details of Properties	MRP (in Rs)
All part and parcel of the property situated at premises No Plot No P-8, Site No-1, Industrial area, Unnao-209801, admeasuring an area more or less 442.50 sq. meter as per title deed having book no 1, Zild No 6955, Page No 235 to 292 serial No 4516, registered on 30.04.2012 in the name of Sh. Saurabh Ramisiaria registered in the office of Sub Registrar Unnao.	Rs.93,67,000/-

For PUNJAB & SIND BANK
AUTHORIZED OFFICER

AUTHORISED OFFICER